

STATE OF WASHINGTON**OFFICE OF
INSURANCE COMMISSIONER****BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF WASHINGTON**

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In the Matter of) No. D 2000 - 114

LIBERTY INSURANCE)
UNDERWRITERS, INC.,) Consent Order
Levying A Fine

An Authorized Insurer)

FINDINGS OF FACT:

1. Liberty Insurance Underwriters, Inc. is authorized to conduct property insurance business in Washington state.
2. On August 21, 2000, a compliance officer from the Office of the Insurance Commissioner ("OIC") sent Liberty a letter inquiring about Liberty's denial of a claim on policy number Y04026140.
3. OIC received no response.
4. On September 22, 2000, the OIC's compliance officer sent another letter inquiring about Liberty's denial of the above-referenced claim.
5. OIC received no response.
6. On November 2, 2000, an enforcement attorney from the OIC sent a letter to Liberty informing the company that disciplinary action was being contemplated. Liberty finally responded by letter dated November 7, 2000.

CONCLUSIONS OF LAW:

1. Liberty's failure to respond to the August 21, 2000 inquiry from the OIC violated WAC 284-30-360 and WAC 284-30-650.
2. Liberty's failure to respond to the September 22, 2000 inquiry from the OIC violated WAC 284-30-360 and WAC 284-30-650.

CONSENT TO ORDER:

1. Liberty Insurance Underwriters, Inc. admits to the forgoing Findings of Fact and Conclusions of Law.

The Commissioner has offered a settlement in lieu of suspending or revoking Liberty Insurance Underwriters, Inc's certificate of authority.

By agreement of the parties, the OIC will impose a fine of two thousand five hundred dollars (\$2500 and no/100) upon Liberty Insurance Underwriters, Inc.

EXECUTED and AGREED this _____ day of _____, 2000.

LIBERTY INSURANCE UNDERWRITERS, INC.

Title _____

Signed _____

Pursuant to RCW 48.15.185, the Insurance Commissioner hereby imposes a fine of two thousand five hundred dollars (\$2500 and no/100) upon Liberty Insurance Underwriters, Inc. This fine must be paid in full within thirty days of the date of entry of this order. Failure to pay the fine within the allotted time shall constitute grounds for the revocation of Liberty Insurance Underwriters, Inc.'s certificate of authority, and the fine shall be recovered in a civil action brought on behalf of the Insurance Commissioner by the Attorney General of the State of Washington.

ENTERED AT TUMWATER, WASHINGTON, this _____ day of _____, 2000.

Deborah Senn,

Insurance Commissioner

By_____

William Kirby, Deputy

Assistant Insurance Commissioner

Office of the Insurance Commissioner